Paul Werries
Director & HOA President

Bruce Johnston
Director & Chairman of the Board

Geoffrey Harton
Director & HOA Secretary

Shellee Ogden
Director & HOA Treasurer

Ross Randlett
Director

Luanne Pavco
Director

Amy Daney
Director

Charlotte Doerfel
Director

Jennifer Schafer
Director

The Waters At Lake Anna Homeowners' Association, Inc.

Board of Directors Meeting

September 28, 2024

Meeting Minutes

The regular meeting of the Board of Directors ("Board") of The Waters at Lake Anna Homeowners' Association, Inc. ("HOA") was held at The Waters at Lake Anna Homeowners' Association, Inc. clubhouse and was called to order at 10:00AM on September 28, 2024 by Chairman Bruce Johnston. Chairman Johnston announced that the meeting was being recorded and asked that all electronic devices be silenced. Upon confirming with Secretary Harton, Chairman Johnston declared that a quorum was present. In attendance were HOA Officers/Directors: President Paul Werries, Treasurer Shellee Ogden and Secretary Geoff Harton as well as Directors: Ross Randlett, Amy Daney, Charlotte Doerfel and Jennifer Schafer.

Chairman Johnston called for any modifications to the agenda as presented. Chairman Johnson noted that the Marina Committee will be moved up behind the Finance Committee presentation. Hearing no further objections, the agenda was approved as amended.

Member Interest:
The following HOA members were in attendance: Stephen Randolph - Lot 269, Tony and Terry Curtis - Lot 209, KT Tarro - Lot 316, Robert and Amanda Lambert - Lot 279, Kevin Kurtz - Lot 369 and on the conference bridge Mellisa Taliaferro - Lot 97. Stephen Randolph asked for clarification on aspects of the dredging project. Mellisa Taliaferro reviewed the questions she had submitted and requested support for her position and concerns regarding the dredging project.

Minutes:
Chairman Johnston called for a review of the latest draft version of the July 27, 2024 Board meeting minutes and the August 24, 2024 Annual HOA meeting minutes.

Secretary Harton noted the draft July 27, 2024 Board meeting minutes were submitted to the Board on August 4, 2024. No changes have been received. Secretary Harton motioned to approve the July 27, 2024 Board meeting minutes as previously submitted to the Board. Motion seconded. Motion carried.

Secretary Harton noted the draft August 24, 2024 Annual HOA meeting minutes were submitted to the Board on September 3, 2024 for review. No changes have been received. Secretary Harton motioned to approved the August 24, 2024 Annual HOA meeting minutes as previously submitted to the Board. Motion seconded. Motion carried.

Officer Reports: Chairman Johnston called for Officer Reports.

Secretary - Secretary Harton noted that there are times when questions come up about past Board actions or discussions. In the TWALA web page under "HOA Documents" there is a document entitled "Historical Board Actions 5/2/2019", which addresses Key Board actions/approvals. The document does not list any discussion items of significance. Secretary Harton has been working on a document to capture all Board actions as well as discussions of significance. The document has been completed and will be sent out to the

P.O. Box 720, Mineral, Virginia 23117 540-894-0409 www.thewaters2022.org

Board for their use. The document will be update periodically.

Treasurer - Treasurer Ogden discussed the following items:

a. The TWALA FY2024 operating budget report as of September 23, 2024 was provided.

b. The current HOA Operating balance is $91,000 and the Replacement Reserve fund balance is currently $483,000. There are 11 lots with unpaid or partially paid assessments. One lot has been turned over to legal for further action. A lien was previously placed on this lot and the account for the lot is in arrears for $2500.00.

c. There are some Budget line items which are currently short of funds. There are other Budget line items that can spare some funds. Treasurer Ogden motioned that the following Budget line items be moved as follows:

- $199.76 moved from Budget line 4 to Budget line 7,
- $444.00 moved from Budget line 4 to Budget line 6,
- $40.00 moved from Budget line 21 to Budget line 3,
- $21.54 moved from Budget line 22 to Budget line 13,
- $622.59 moved from Budget line 12 to Budget line 13

Motion seconded and carried for each Budget line change. The Budget line descriptions can be found on the Monthly Operating Budget Reports.

It was also noted that Budget line 14 and 18 may come up short later this year. Additional funds will be moved as necessary.

President ï President Werries welcomed the Boards newest member, Jennifer Schefer, to the Board.

Committee Reports: Chairman Johnston called for Committee Reports.

Compliance /Rules Committee: In Committee Chairwomen Pavco's absence Director Schafer reviewed the following items discussed at the September 17, 2024 Compliance Committee meeting.

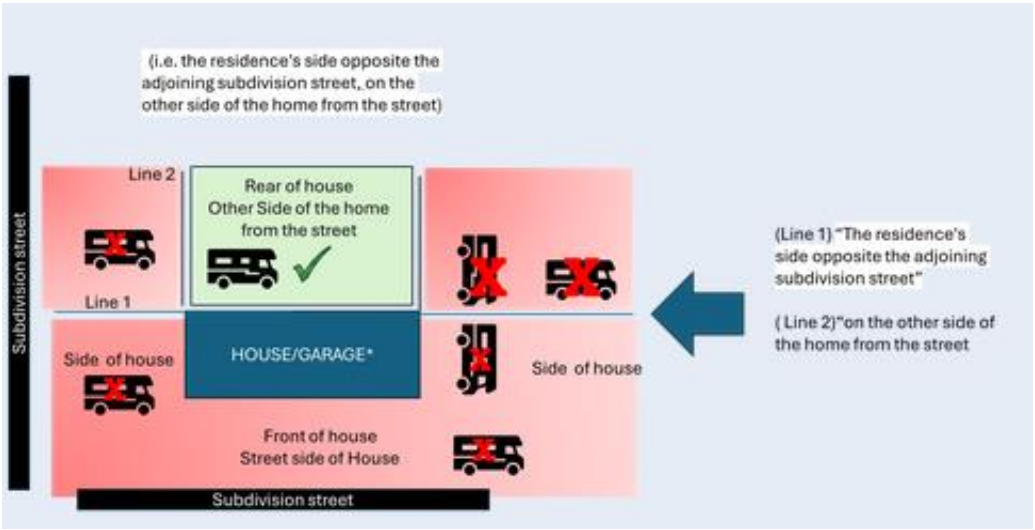
1. Lot 13 - The lot owners had been previously given until October 1, 2024 to move all their vehicles covered and uncovered parked in their driveway. The lot owners have a new building under construction and it is not ready. The lot owners have been given until October 31, 2024 to move all their vehicles from the TWALA neighborhood. It was requested that the lot owners move the vehicles to the new grounds where the building is being constructed. The lot owners indicated that as part of the building permit the county will not allow any vehicles to be parked outside their new building.

2. RV compliant - At the July 24, 2024 Board meeting a motion was approved by the Board to strictly enforce Covenant no. 19, paragraph (2) as written. "Nothing herein shall prevent a resident owner or a resident renter of a lot from parking in the rear of an improved lot (i.e. the resident side opposite the adjoining subdivision street, on the other side of their home from the street) a recreational camper style mobile home which is titled in the name of the resident lot owner or resident renter and is not used or occupied on the lot".

   There are currently 11 RVs in the neighborhood that are not in compliance with the Covenant no. 19, para (2) as written. At the August 24, 2024 Annual HOA meeting there was no tolerance to change Covenant no. 19, para 2 from the members that attended and the members just wanted to know what to do and they would do it.

Chairman Johnston noted that based on the interpretation the Board made and approved at the July 24, 2024 Board meeting and other difficulties and varying interpretations motioned that the Board interpret Covenant 19, para (2) as is with the strict interpretation of placing RVs behind the house or a detached garage as pictured in illustration no.1 below and as recommended by the Compliance Committee. Motion seconded. Varied discussions ensued around the interpretation of "the resident side opposite the adjoining subdivision street, on the other side of their home from the street".

Illustration no. 1



Chairman Johnston called for a vote to the current motion on the table. Motion failed 5 nays to 2 yays.

Chairman Johnston motioned that the Board interpret Covenant 19, para (2) with a broad interpretation where an RV could be located anywhere behind the rear plane of the house as shown in illustration no. 2 and 3 below.

Illustration no. 2

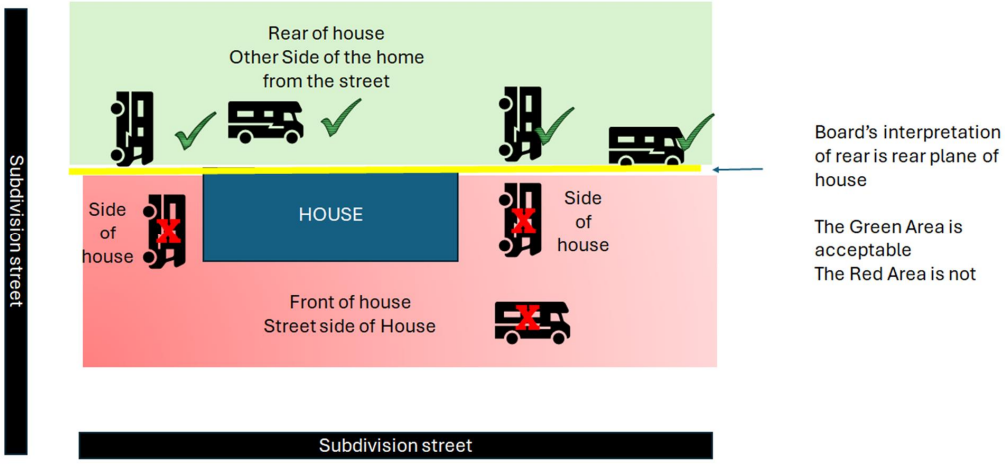
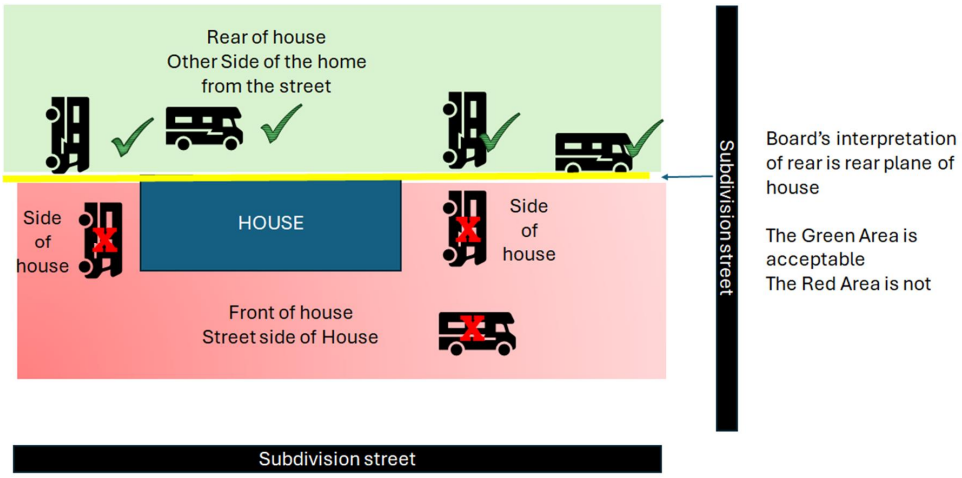


Illustration no. 3



Motion carried with 5 yay votes from Directors Ogden, Doerfel, Daney, Randlett and Werries and 2 nay votes from Directors Schafer and Harton.

Finance - Operations and Replacement Reserve Committees: Committee Chairwoman Ogden handed out a proposed 2025 Operating Budget that was reviewed by the Finance Committee at their September 18, 2024 meeting. Each budget line where a big change will occur was reviewed. To meet the proposed 2025 Operating Budget, the 2025 HOA Assessment will increase to $574.00 for each lot. The assessment increase will help fund the increase in expenses for the Replacement Reserve Fund, increased dock repair/maintenance and extra clubhouse cleaning during the pool season.

Finance Committee Chairwoman Ogden motioned that the dock slip rental period be extended up to one year for 5 rental slips at $700.00 for a one-year period. The remaining 3 rental slips will remain as monthly or quarterly rentals. No motion required. The Boat Slip Rental Agreement will be revised.

Finance Committee Chairwoman Ogden made a motion to approve the proposed 2025 Operating Budget as presented. Motion seconded. Motion carried.

Replacement Reserve Fund Committee: In that Director Schafer just came on board, Treasurer Ogden went over the Replacement Reserve Fund for 2025. A copy of the proposed 2025 Replacement Reserve Fund budget was handed out and reviewed.

Safety and Security Committee: Committee Chairman Werries noted the following:

1. Committee Chairman Werries went over quotes received from Secure Perimeter Solutions to remove and replace the dock gate with a sliding gate and a swinging gate at the beach. Committee Chairman Werries motioned the Board approve the purchase of a new sliding gate for the dock/marina access for $19,150.00. Motion seconded. The installation services will be warrantied for 1 year and the sliding gate equipment is warrantied for 3 years. The funds for this purchase will come from the past due assessments and penalties recovered over the past 3 years. There is roughly $32,000 in this fund. Motion carried.

2. The beach gate is broken again. The battery charger is broken. The gate was bent some time ago and that also causes the actuator to work harder. Rather than continue to patch the beach gate, Committee Chairman Werries motioned to accept a quote from the same gate supplier to replace the beach gate for a total cost of $6800.00 with installation to take place in early 2025. The funds will come from the Replacement Reserve fund which has $3400.00 marked for the 2 gates in 2033 and

$1000.00 for an actuator in 2025. The additional $2400.00 will come from the same past due assessment fund used for the dock gate. Motion seconded. Motion carried.

Marina Complex Committee: Committee Chairman Kurtz noted the following:

Committee Chairman Kurtz and J. Carter will be looking at dock fingers I and G to replace known defective joists and posts, weather permitting. The work will be paid with funds from the Marina Operating budget.

A quote has been received received for a floating dock system verses a wood structure as currently in place. A couple benefits of the floating dock are that they can build around all the existing boat lifts so they do not have to be removed. And the dock will adjust heights as the lake water level goes up and down. The floating dock also has a forty-year warranty and the price is very competitive with the existing dock replacement quotes. The pricing does not include removal cost. The installation project would take 2-3 weeks. The Committee is not looking to replace the dock any time soon. These quotes are for informational purposes. The current method of operation is to continue the maintenance activity of replacing defective boards and posts as they are identified.

A quote has been received to line the shore with rip rap from where the existing stone stops around to the far side of the marina. This covers approximately 400 feet of shoreline. The cost would be $50.00 per linear foot. The supplier also prefers to wait until after any dredging activity is completed so he could place the ground cloth at the floor bed. Costs are also being looked at for use of retention ponds/settling basins to catch silt before it flows into the marina.

Director Werries motioned that the Board stop all dredging discussions including all joint permitting applications (JPA) activities until after retention pond/s/settling basin/s ("retention pond/s") are identified, approved, installed and evaluated for some period of time to determine if they are effective at catching sediment in the streams before entering the marina basin. Motion seconded. Discussion ensued. Motion carried.

Director Johnston noted that the retention pond/s would be placed in active streams and are under the jurisdiction of the US Core of Engineers and the Department of Environmental Quality. Permits from various agencies will be required. The retention pond/s require engineering and design for the specific application. Until the engineering and design work has been completed the total costs are unknown. Funds to pay for the retention pond/s will to be determined after cost are identified.

Assuming the retention pond/s work, then the dredging activities would resume and funds will need to be available in the Replacement Reserve Fund to pay for the dredging.

Chairman Kurtz will request costs for the engineering, design and installation of retention pond/s.

Architectural Review Committee (ARC):

Committee Chairman Harton noted the following Application approvals:

ARC Application Approvals

At the July 27, 2024 Comm. mtg, the following Applications were approved -

Lot - 177 - Dwelling,

Lot - 24 - Shed,

Aug 10, 2024

Lot - 119- Asphalt driveway,

P.O. Box 720, Mineral, Virginia 23117 540-894-0409 www.thewaters2022.org

Aug 24, 2024

Lot - 211 - fence,
Lot - 356 - Dwelling
Lot - 417 - PWC Dry dock
Lot - 211 - Asphalt Driveway

Sept 14, 2024

Lot - 411 - Fence,
Lot - 316 - Boat Lift
Lot - 211 - Shed
Lot - 138 - Shed
Lot - 309 - Dwelling

Total dwellings completed, under construction or approved eff September 14, 2024 is 254.

Civic Activities Committee: Committee Chairwoman Nann noted that the food truck events were very successful in 2024 and thank you to Debroah Blair for leading the activity. For 2025, Diana LaPoma will be taking over the food truck activities. The next upcoming event is the Chili/Soup Cookoff on October 19, 2024.

Childrens' Events Committee: Director Ogden noted that the September 13th fishing event on the lower pond was very successful with over 30 fish and one turtle caught. The next event on October 27, 2024 will be the "Trunk or Treat" event.

Common Area/Grounds Committee (CA/G):

Pool, Tennis Court and Clubhouse Sub-Committee - Sub-Committee Chairman Randlett noted the following:

1. The well has been checked and its fine. The water filter will just continue be changed more often.

2. The pool is now closed. Overall, the pool season was very successful. The pool acid dispenser has not worked properly for 2 years. After doing research and discussing with Lake Anna Pools, the salt water treatment system that was installed was overkill. It was designed for a much larger commercial pool. The Control box has not been used all season. It was bypassed. It is not necessary. The chlorine generator is not working properly. The existing pool water treatment system will be re-configured for a more manageable system for 2025. The automatic acid feeder and the chlorine generator will be removed and replaced with a smaller configuration. The reconfigured system will cost $2500. This reconfiguration will save $34,500.00 by removing the non-functioning and unnecessary pool equipment and will be recognized in 2027 when the next Replacement Reserve Study is conducted. The pool Operating budget for 2025 includes cost for the $2500 re-configuration, the Lake Anna Pool maintenance and repairs.

3. There was very little usage of the pool for the two-week extension past Labor Day. For the 2025 season, the pool will be opened on Memorial Day, and closed on Labor Day.

Beach Sub-Committee - The beach gate battery has failed. The gate will be open until the new gate has been installed in 2025. The swimming area rope marker in the water will be left in the water.

Landscaping Sub-Committee - Solitude is continuing their monthly check up on the ponds. The RFI submitted in September to 7 suppliers to perform various landscaping activities beginning in 2025 have been received. The RFI's will be evaluated at the October 19, 2024 Landscaping Sub-Committee meeting. Those suppliers accepted by the Sub- Committee based on their RFI responses will be receiving an RFP.

Community Outreach Committee: Committee Chairwoman KT Tarro noted that on October 4, 2024 the Emergency Preparedness training event will be held. Director Werries will also be reviewing the SHIELD program.

Website/Broadband Committee: - No report.

Short Term Rental Committee - No report.

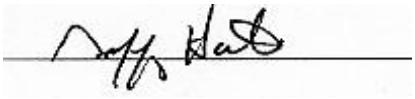
Other Committee Reports: None

Unfinished Business: None

New Business: None

Future Agenda Items: None

Chairman Johnston motioned to adjourn the Board meeting. The motion was seconded. Hearing no objection, Chairman Johnston declared the Board meeting adjourned at 11:54AM.

Prepared and submitted by: 

Geoffrey Harton
Secretary and Director

Approved by the HOA Board of Directors at the October 26, 2024 Board Meeting.

P.O. Box 720, Mineral, Virginia 23117 540-894-0409 www.thewaters2022.org

The Waters at Lake Anna Homeowners' Association

Compliance Committee Meeting Minutes

September 17, 2024

Attendees: Luanne Pavco, Bruce Johnston, Dianne Greene and Jennifer Unhoch – Virtual Call (posted on the TWALA calendar with 5+ days notice)

Meeting started at 5:30 pm.

Agenda:

1. Update on Lot 13
2. RV compliance status post Annual Meeting input
3. Discuss Compliance Committee Policy and Procedures as outlined in document on Web

1. Update on Lot 13 – Lot 13 was given notice of Covenant 1 violation in June and given until October to resolve (by agreement of TWALA Board). Mr. Ellis has been keeping us updated on plans to be compliant but does not think he will make the 1 October 2024 deadline. Bruce is to call Mr. Ellis and kindly ask him to comply with the Boards requirement of moving tarp covered and unlicensed vehicles from the neighborhood by end of October. (Bruce please note, if the cars are licensed and he removes the tarps and parks them in his driveway, he could become 'compliant').
    - Bruce spoke with Susan Ellis (evening of 9/17). She believes they will be able to move their vehicles into the building, if not by the end of October, within the first or second week of November.

    - Inquired if there was any way they could move the vehicles onto their other lot by late October if the building is not complete. She responded that the Planning Commission only approved their site plans with the stipulation that there would be no vehicles outside the building, so she said the County would perhaps not approve their final inspection if the vehicles were moved there.

2. RV Complaint Next Steps.

The board is having a very healthy discussion of the RV covenant and requirements, interpretation and rectification of owners who are in violation. To date:

a. There are 11 of 421 homes who are in violation of the RV Covenant

b. There is agreement that the covenant should be enforced as written, and no exceptions permitted (July Board Vote)

c. There is continuing discussion by the board on the interpretation of Covenant 19 meaning of "rear" of an improved lot: Rear by interpreting the language to mean behind; or "rear" to be interpreted as rear plane of house (this then brings into variations for corner lots).

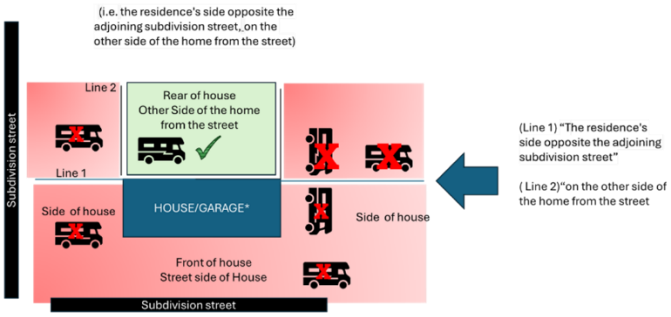
d. Discussed discussion at Annual Meeting and summary that there was not tolerance to change the convenant from the people who attended and people just wanted to know what to do and they would do it.

e. Given the discussions to date, the interpretation the board made in July, the nuiances (and difficulties) of varying the interpretation of rear and the input of the members at the annual meeting. **the CC is going to recommend to the Board that we interpret Covenant 2 and 19 as in - with the strict interpretation of behind as outlined in the first graphic below (graphic 1).** We will recommend that we define house - as house **<u>or</u>** garage given some homes have detached garages.

- Suggest that emails will be sent to all current lot owners in violation with confirmation of receipt of email within 7 days, and within compliance in 30 days of email/letter receipt. Jennifer reviewing compliance procedures to make sure we can send email vice snail mail and if process above works.

2. Overall, complianc committee members will review the policies and procedures for compliance committee section of the Board (or on the website) to have discussion at next meeting.

RV Covenant as written Graphic 1



Breakdown:

Rear of an Improved Lot:

6. This refers to the portion of the property located behind the house, not visible from the street that the house faces.

Opposite the Adjoining Subdivision Street:

The subdivision street is the road that runs in front of the house. The area "opposite" this street is the rear yard of the property, not the front or side yard.

On the Other Side of the Home from the Street:

- This clarifies that the permissible parking area is on the back side of the house, completely out of view from the street that runs along the front of the house.